

Information to identify the case:

| | | |
|---|----------------------------------|---|
| Debtor 1 | Pamela E. Grillo | Social Security number or ITIN xxx-xx-8469 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ----- EIN ----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 22-21322-CMB | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pamela E. Grillo

10/19/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pamela E. Grillo
Debtor

Case No. 22-21322-CMB
Chapter 7

District/off: 0315-2
Date Rcvd: Oct 19, 2022

User: admin
Form ID: 318

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Total Noticed: 64

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Pamela E. Grillo, 101 Kornman Road, Rochester, PA 15074-2635 |
| cr | + Beaver Falls Municipal Authority, 1425 8th Avenue, Beaver Falls, PA 15010-4102 |
| 15496223 | + Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250 |
| 15496229 | + Beaver Falls Municipal Authority, Public Water Service, 1425 Eight Avenue, PO Box 400, Beaver Falls, PA 15010-0400 |
| 15496237 | ++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court; Columbia Gas of Pennsylvania, Revenue Recovery, PO Box 117, Columbus, OH 43216 |
| 15496236 | + Clear One Advantage LLC, 1501 S. Clinton Street, Suite 320, Baltimore, MD 21224-5733 |
| 15496243 | + Daniel J. Nadler MD PC, 111 Hazel Lane, Suite 102, Sewickley, PA 15143-1253 |
| 15496245 | + EVA Toth, MD, LLC, PO Box 14397, Youngstown, OH 44514-7397 |
| 15496246 | Exagen Diagnostics, PO Box 27561, Albuquerque, NM 87125-7561 |
| 15496247 | + Forefront Dermatology, 801 York Street, Manitowoc, WI 54220-4630 |
| 15496261 | HVMG, PO Box 536589, Pittsburgh, PA 15253-5907 |
| 15496265 | HVMG Convenientcare, PO Box 536589, Pittsburgh, PA 15253-5907 |
| 15496266 | HVMG HRT & VAS CNTR, PO Box 536589, Pittsburgh, PA 15253-5907 |
| 15496248 | + Heritage Valley Beaver, 1000 Dutch Ridge Road, Beaver, PA 15009-9727 |
| 15496253 | Heritage Valley Beaver, PO Box 536371, Pittsburgh, PA 15253-5905 |
| 15496250 | + Heritage Valley Beaver, P.O. Box 827221, Philadelphia, PA 19182-7221 |
| 15496254 | Heritage Valley Beaver &, Heritage Valley Sewickley, 720 Blackburn Road, Sewickley, PA 15143-1498 |
| 15496256 | + Heritage Valley Health System, 200 Ohio River Blvd, 2nd Floor, Baden, PA 15005-1914 |
| 15496273 | + Magisterial District Judge 36-1-02, Dirk Goodwald, Human Services Building, 1010 Eighth Ave., Beaver Falls, PA 15010-4506 |
| 15496274 | + MedExpress Urgent Care, c/o Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159 |
| 15496277 | Quest Diagnostics Venture LLC, PO Box 740717, Cincinnati, OH 45274-0717 |
| 15496293 | Valley Gastroenterology Assoc., 100 Knowlson Avenue, Beaver Falls, PA 15010-1634 |

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Oct 20 2022 03:53:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 19 2022 23:51:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Oct 20 2022 03:53:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 19 2022 23:51:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: jdryer@bersteinlaw.com | Oct 19 2022 23:51:00 | Duquesne Light Company, c/o Bernstein-Burkley, |

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| cr | + EDI: RECOVERYCORP.COM | Oct 20 2022 03:53:00 | P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |
| 15496226 | Email/Text: ebn@americollect.com | Oct 19 2022 23:51:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15496227 | Email/Text: ebn@americollect.com | Oct 19 2022 23:51:00 | Americollect, 1851 S Alverno Road, Manitowoc, WI 54221 |
| 15496238 | Email/Text: bankruptcyColumbia@nisource.com | Oct 19 2022 23:50:00 | Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221 |
| 15496231 | + EDI: CAPITALONE.COM | Oct 20 2022 03:53:00 | Columbia Gas of Pennsylvania, 290 W. Nationwide Blvd., 5th Floor, Bankruptcy Department, Columbus, OH 43215 |
| 15496230 | + EDI: CAPITALONE.COM | Oct 20 2022 03:53:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15496232 | + Email/Text: bankruptcy@cavps.com | Oct 19 2022 23:51:00 | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293 |
| 15496233 | + Email/Text: bankruptcy@cavps.com | Oct 19 2022 23:51:00 | Cavalry Portfolio Services, 1 American Lane, Greenwich, CT 06831-2560 |
| 15496239 | + EDI: WFNNB.COM | Oct 20 2022 03:53:00 | Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321 |
| 15496240 | + EDI: WFNNB.COM | Oct 20 2022 03:53:00 | ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120 |
| 15496242 | + EDI: CCS.COM | Oct 20 2022 03:53:00 | ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 15496241 | + EDI: CCS.COM | Oct 20 2022 03:53:00 | Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679 |
| 15496244 | + Email/Text: kburkley@bernsteinlaw.com | Oct 19 2022 23:51:00 | Credit Collection Services, Po Box 447, Norwood, MA 02062-0447 |
| 15496262 | + Email/Text: bankruptcies@penncredit.com | Oct 19 2022 23:51:00 | Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942 |
| 15496263 | + EDI: CCUSA.COM | Oct 20 2022 03:53:00 | HVMG AFM, c/o PennCredit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110-9307 |
| 15496268 | + EDI: CCUSA.COM | Oct 20 2022 03:53:00 | HVMG Assoc of Fam Med, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209 |
| 15496251 | + EDI: CCUSA.COM | Oct 20 2022 03:53:00 | HVMG Rheumatology, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209 |
| 15496260 | + Email/Text: bankruptcy@huntington.com | Oct 19 2022 23:51:00 | Heritage Valley Beaver, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209 |
| 15496259 | Email/Text: bankruptcy@huntington.com | Oct 19 2022 23:51:00 | Huntington, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124 |
| 15496235 | EDI: JPMORGANCHASE | Oct 20 2022 03:53:00 | Huntington, Huntington Banks, Columbus, OH 43216 |
| 15496234 | EDI: JPMORGANCHASE | Oct 20 2022 03:53:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 15496271 | + Email/Text: PBNCNotifications@perituservices.com | Oct 19 2022 23:50:00 | Chase Card Services, Po Box 15369, Wilmington, DE 19850 |
| 15496270 | + Email/Text: PBNCNotifications@perituservices.com | Oct 19 2022 23:50:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 |

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| 15496272 | + Email/Text: amieg@stcol.com | Oct 19 2022 23:50:00 | Magee Womans Hopsital of UPMC, c/o State Collection Service Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314 |
| 15496275 | EDI: AISMIDFIRST | Oct 20 2022 03:53:00 | Midland Mortgage, Attn: Bankruptcy Department, PO Box 26648, Oklahoma City, OK 73126-0648 |
| 15496276 | + Email/Text: paparalegals@pandf.us | Oct 19 2022 23:51:00 | Patenaude & Felix, 501 Corporate Dr., Southpointe- Suite 205, Canonsburg, PA 15317-8584 |
| 15496279 | + Email/PDF: resurgentbknotifications@resurgent.com | Oct 19 2022 23:57:09 | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 15496278 | Email/PDF: resurgentbknotifications@resurgent.com | Oct 19 2022 23:57:08 | Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602 |
| 15496280 | Email/Text: amieg@stcol.com | Oct 19 2022 23:50:00 | St. Vincent Hospital, c/o State Collection Service, 2509 S. Stoughton Road, PO Box 6250, Madison, WI 53716-0250 |
| 15496504 | + EDI: RMSC.COM | Oct 20 2022 03:53:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15496282 | + EDI: RMSC.COM | Oct 20 2022 03:53:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 15496281 | + EDI: RMSC.COM | Oct 20 2022 03:53:00 | Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 15496283 | + EDI: RMSC.COM | Oct 20 2022 03:53:00 | Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005 |
| 15496284 | + EDI: RMSC.COM | Oct 20 2022 03:53:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15496285 | + EDI: WTRRNBNK.COM | Oct 20 2022 03:53:00 | Target, Po Box 673, Minneapolis, MN 55440-0673 |
| 15496286 | + EDI: WTRRNBNK.COM | Oct 20 2022 03:53:00 | Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475 |
| 15496287 | + Email/Text: BankruptcyNotice@upmc.edu | Oct 19 2022 23:51:00 | UPMC, 2 Hot Metal St., Dist Room 386, Pittsburgh, PA 15203-2348 |
| 15496288 | ^ MEBN | Oct 19 2022 23:47:33 | UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472 |
| 15496292 | + Email/Text: amieg@stcol.com | Oct 19 2022 23:50:00 | UPMC Oncology Hematology, c/o State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314 |

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | MIDFIRST BANK |
| 15496228 | *P++ | AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court;, Americollect, 1851 S Alverno Rd, Manitowoc, WI 54220 |
| 15496225 | *+ | Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250 |
| 15496224 | *+ | Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250 |
| 15496264 | *+ | HVMG Assoc of Fam Med, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209 |
| 15496267 | * | HVMG HRT & VAS CNTR, PO Box 536589, Pittsburgh, PA 15253-5907 |
| 15496269 | *+ | HVMG Rheumatology, c/o Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209 |
| 15496249 | *+ | Heritage Valley Beaver, 1000 Dutch Ridge Road, Beaver, PA 15009-9727 |
| 15496252 | * | Heritage Valley Beaver, PO Box 827221, Philadelphia, PA 19182-7221 |
| 15496255 | * | Heritage Valley Beaver &, Heritage Valley Sewickley, 720 Blackburn Road, Sewickley, PA 15143-1498 |
| 15496258 | *+ | Heritage Valley Health System, 200 Ohio River Blvd, 2nd Floor, Baden, PA 15005-1914 |

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| 15496257 | *+ | Heritage Valley Health System, 200 Ohio River Blvd, 2nd Floor, Baden, PA 15005-1914 |
| 15496289 | * | UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472 |
| 15496290 | * | UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472 |
| 15496291 | * | UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472 |

TOTAL: 1 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor MIDFIRST BANK bnicholas@kmillawgroup.com |
| Eric E. Bononi | bankruptcy@bononilaw.com pa69@ecfcbis.com |
| J. Philip Colavincenzo | on behalf of Creditor Beaver Falls Municipal Authority colavincenzolaw@verizon.net |
| Kenneth Steidl | on behalf of Debtor Pamela E. Grillo julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com jbluemle@bernssteinlaw.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |

TOTAL: 6